

**ROB SALTZMAN, ESQUIRE
PLUESE, BECKER & SALTZMAN, LLC**

Attorneys At Law

RS1765

20000 Horizon Way, Suite 900

Mount Laurel, NJ 08054

(856) 813-1700

Attorneys for the Mortgagee

68571

**UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF NEW JERSEY**

In re:

**Kathleen E. Bisogno
Aka Kathleen Wagner**

DEBTOR

:

: **CASE NO.10-33441-MBK**

: **CHAPTER 13**

: **CERTIFICATION OF BANK OF
AMERICA, NA IN SUPPORT OF
MOTION FOR RELIEF FROM THE
AUTOMATIC STAY AND CO-DEBTOR
RELIEF FROM THE AUTOMATIC
STAY**

I, Sasa Pantic, hereby certify as follows:

1. I am authorized to sign this affidavit on behalf of Bank of America, NA. As part of my job responsibilities for Bank of America, NA, I am familiar with the type of records maintained by Bank of America in connection with the Loan.

2. The information in this affidavit is taken from Bank of America, NA's business records regarding the Loan. I have personal knowledge of Bank of America, NA's procedures for creating these types of records. The records are: (a) made at or near the time of the occurrence of the matters recorded by persons with personal knowledge for the information in the business record, or from information transmitted by persons with personal knowledge; (b) kept in the course of Bank of America, NA's regularly conducted business activities; and (c) it is the regular practice of Bank of America, NA to make such records.

3. Bank of America, NA is a corporation duly organized and in good standing under the laws of the State of Delaware and for purposes of this Motion only, maintains a place of business at 4161 Piedmont Parkway, Greensboro, NC 27410.

4. On or about July 30, 2010, the Debtor filed a voluntary Petition under Chapter 13 of Title 11 of the United States Bankruptcy Code.

5. On or about September 21, 2002, the Debtor, Kathleen E. Bisogno and non-party Harry G. Wagner, executed a Consumer Credit Sale Agreement, Security Agreement and Disclosure Statement (the "Agreement") in consideration of the purchase price of a 2003 Rinker , ID #RNK70626C203. A true and correct copy of the Agreement is attached hereto and incorporated herein as Exhibit "A".

6. Under the terms of the Agreement, the Debtor, Kathleen E. Bisogno and non-party, co-signor, Harry G. Wagner, agreed to pay the principal sum of \$104,967.30, plus finance charges calculated at an annual percentage rate of 6.99 % by remitting two hundred forty (242) payments in the amount of \$813.18 each beginning October 21, 2002.

7. As of and including the May 21, 2011 Contract payment, Debtor is in arrears to Bank of America, NA for \$2,439.54 which represents three (3) payments in the amount of \$813.18 each due March 21, 2011 through and including May 21, 2011.

8. Bank of America, NA's records reflect that the total amount due as of June 8, 2011 on the contract is computed as follows:

a.	Unpaid balance:	<u>\$ 80,106.62</u>
b.	Accrued Interest:	<u>\$ 1,518.76</u>
c.	Unpaid Late Charges	<u>\$</u>
d.	Accrued Other Fees:	<u>\$</u>
	Total Due:	<u>\$ 81,625.38</u>

9. The NADA Guides lists the Average Retail Value at \$41,300.00 for the Vessel, *See attached - Exhibit "B" NADA Guides Report.*

10. The Debtor and co-Debtor have defaulted on their obligations to Bank of America, NA under the Contract by reason of the foregoing and Bank of America, NA is entitled to relief from the automatic stay imposed by 11 U.S.C. §362(a) for cause, including lack of adequate protection.

I hereby certify that the foregoing statements are true and correct to the best of my knowledge, information, and belief. I am aware that if any of the foregoing statements are wilfully false, I am subject to punishment.

/s/ Sasa Pantic

DATED: *June 29, 2011*

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Kathleen E. Bisogno	:	
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	:	CHAPTER 13
	:	CERTIFICATION OF BANK OF
	:	AMERICA, NA IN SUPPORT OF MOTION
DEBTORS	:	FOR RELIEF FROM THE AUTOMATIC
	:	STAY

CERTIFICATION OF SECURED CREDITOR REGARDING POST-PETITION
PAYMENT HISTORY ON VEHICLE LOAN/LEASE

Sasa Pantic of full age, employed as an Assistant Vice-President by

Bank of America, NA N.A., hereby certifies the following information:

Vehicle lender/lessor: Bank of America, NA

Collateral description: 2003 RINKER 316 VIN#RNK70626C203

POST-PETITION PAYMENTS RECEIVED (Petition filed on July 30, 2010)

Amount due	Date payment due	Date payment received	Amount received
\$813.18	08/21/10	08/23/10	\$813.18
\$813.18	09/21/10	09/24/10	\$813.18
\$813.18	10/21/10	10/25/10	\$813.18
\$813.18	11/21/10	11/26/10	\$813.18
\$813.18	12/21/10	12/23/10	\$813.18
\$813.18	01/21/11	1/27/10	\$813.18
\$813.18	02/21/11	03/01/11	\$813.18
\$813.18	03/21/11		\$0.00
\$813.18	04/21/11		\$0.00
\$813.18	05/21/11		\$0.00
Total: \$8,131.80			\$5,692.26

3 Monthly payments past due @ \$813.18 per month from March 21, 2011 to May 21, 2011:

\$2,439.54

TOTAL POST-PETITION PAST DUE.....\$ 2,439.54

I certify under penalty of perjury that the foregoing is true and correct.

June 29, 2011

Date of signature

/s/ Sasa Pantic

Signature